

REMARKS/ARGUMENTS

Favorable reconsideration of this application, as presently amended and in light of the following discussion, is respectfully requested.

Claims 1-15 are currently pending in the present application; Claims 1-9 and 11-15 are amended by the present amendment. Support for the amendments is found at least in the originally filed specification at page 19, lines 9-14, and Figures 3A, 7, 8, and 9. Thus, no new matter is added.

In the outstanding Office Action, the drawings were objected to for using an identifier to identify two separate elements; the specification was objected to for informalities; Claims 2-7, 12 and 14-15 were rejected under 35 U.S.C. § 102(b) as anticipated by Suzuki (U.S. Patent No. 6,612,488); and Claims 1 and 8-11 were rejected under 35 U.S.C. § 103(a) as unpatentable over Suzuki in view of Matsumoto et al. (U.S. Publication No. 2002/0066042, hereafter “Matsumoto”).

In response to the objection the drawings, Figure 3A has been amended. Support for this amendment is found at least in the originally filed specification at page 19, lines 6-7. Thus, no new matter is added. Accordingly, the objection is believed to have been overcome. Therefore, it is respectfully requested that the objection to the drawings be withdrawn.

In response to the objection to the specification, the specification has been amended to correct the typographical errors. Accordingly, the objection to the specification has been overcome. Therefore, it is respectfully requested that the objection to the specification be withdrawn.

In response to the rejection of Claims 2-7, 12, and 14-15 under 35 U.S.C. § 102(b) as anticipated by Suzuki, Applicants respectfully traverse this rejection for the following reasons. Amended Claim 12 recites:

A portable information terminal comprising:

a wireless reader configured to read identification information, which is assigned to a user and used for predetermined settlement, from a contactless IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication,

....

Claims 14 and 15 include similar features, therefore arguments made on behalf of Claim 12 also apply to Claims 14, 15, and claims dependent from Claim 12. Claims 2, 6, and 7 include similar features in alternate scope. Therefore, arguments made on behalf of Claim 12 also apply to Claims 2, 6, and 7, and claims dependent therefrom.

The invention as described in Claim 12 recites two kinds of wireless communications. The first wireless communication is executed between the portable information terminal to a settlement management apparatus. The second wireless communication is executed between the portable information terminal to an IC chip, which is recited in Claim 12 as a portable information terminal comprising a wireless reader configured to read identification information, which is assigned to a user and used for predetermined settlement, from a contactless IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication.

Suzuki does not describe a portable information terminal comprising a wireless reader configured to read identification information, which is assigned to a user and used for predetermined settlement, from a contactless IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication,<sup>1</sup> as recited in Claim 12. Rather, Suzuki uses a card transaction terminal where a PIN is entered with a button or key of the portable terminal.<sup>2</sup> In Suzuki, user validation is performed by

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<sup>1</sup> Suzuki, Figure 2.

<sup>2</sup> Suzuki, Figure 3, col. 7, line 61 to col. 8, line 1.

inputting the PIN code to the pin code input 351 located in the terminal control 350.<sup>3</sup>

Suzuki's card transaction terminal does not read the identification information through wireless communications. Suzuki does not describe a portable information terminal comprising a wireless reader configured to read identification information, which is assigned to a user and used for predetermined settlement, from a contactless IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication, as recited in Claim 12.

Accordingly, Applicants respectfully submit that independent Claims 12, 14, 15, and 2-7 are allowable. Therefore, it is respectfully requested that the rejection of Claims 2-7, 12, and 14-15 under 35 U.S.C. § 102(b) as anticipated by Suzuki be withdrawn.

In response to the rejection of Claims 1 and 8-11 under 35 U.S.C. § 103(a) as unpatentable over Suzuki in view of Matsumoto, Applicants respectfully traverse this rejection for the following reasons. Original Claim 8 recites:

A portable information terminal comprising:  
a reader configured to read identification information,  
which is assigned to a user and used for predetermined  
settlement, from an IC chip provided in a credit card issued  
from an issuer providing credit services which the user uses,  
through wireless communication;

....

Claims 1 and 9-11 include similar features; therefore arguments made on behalf of Claim 8 also apply to Claims 1 and 9-11.

Claim 8 recites the feature discussed above regarding the allowability of Claim 12. Specifically, Claim 8 recites, a portable information terminal including a reader configured to read identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit

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<sup>3</sup> Suzuki, Figure 3, col. 7, line 61 to col. 8, line 1.

services which the user uses, through wireless communication. Further, it is respectfully submitted that Matsumoto also does not supply the claimed feature. Matsumoto describes mounting an IC card onto a mobile telephone along with the use of a wireless module.<sup>4</sup> In Matsumoto the “wireless module 50 is necessary in addition to the IC card.”<sup>5</sup> Matsumoto requires the user to have to hold both the mobile telephone and the IC card when purchasing.<sup>6</sup> Whereas, the invention as described in Claim 8 does not require the user to hold both the phone and the IC card when making a purchase because the invention as described in claim 8 includes a portable information terminal including a reader configured to read identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication.

It is therefore respectfully requested that the rejection of Claims 1 and 8-11 under 35 U.S.C. §103(a) over Suzuki in view of Matsumoto be withdrawn.

Consequently, in view of the foregoing discussion and present amendment, it is respectfully submitted that this application is in condition for allowance. An early and favorable action is therefore respectfully requested.

Respectfully submitted,

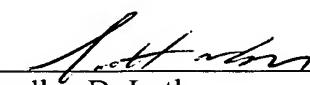
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<sup>4</sup> Matsumoto, Figure 1-14, Figure 10, par. [109-119].

<sup>5</sup> Matsumoto, par. [116].

<sup>6</sup> Matsumoto, par. [119-126].

IN THE DRAWINGS

The attached sheet of drawings includes changes to Fig. 3A. This sheet, which includes Fig. 3A, replaces the original sheet including Fig. 3A.

Attachment: Replacement Sheet